

employee, any employee in the State of Nebraska is entitled to workmen's compensation should he or she be injured on the job, is that correct?

SENATOR BRENNAN: That is true.

SENATOR STONEY: Now, can you tell me whether or not the people that receive these benefits as a general rule purchase individual coverage or their employer provides them with individual coverage to supplement them for periods of loss of time from their job?

SENATOR BRENNAN: The employer pays at the rate set in New York City.

SENATOR STONEY: Senator Brennan, what I am saying...

SENATOR BRENNAN: Can I finish my answer?

SENATOR STONEY: Okay, I am sorry.

SENATOR BRENNAN: Last year, I hate to brag but if it is necessary I will do it. I went to the Insurance Department because higher rates were being paid in Nebraska than surrounding states and that was costing the employer. At that time, the insurance company had no actuary. They had to confirm whatever premiums that this New York outfit, the National Council on Compensation Insurance, whatever rates they set. So the Insurance Department did a limited investigation and we have reduced the premiums by 14% to the employers in the State of Nebraska. 14%, a savings of about six to eight million dollars, if I remember correctly. And this statement was made by the Insurance Department last year. I will get another commercial in. There is a \$40,000 request to furnish an actuary for workmen's compensation insurance department and I will just about guarantee you that will pull our rates down about ten more percent when we get it.

SENATOR STONEY: Thank you, Senator Brennan. One additional question. Can you tell me when the last adjustment was made in the weekly workmen's compensation benefit?

PRESIDENT: About one minute, Senator, and then your time is up.

SENATOR BRENNAN: Two years ago, Senator. I will yield my time to him.

SENATOR STONEY: Okay, Senator Brennan, the point I was attempting to make is that I, as an employee, if I qualify for workmen's compensation should I be injured on the job, I know in my particular stratum that that would not be sufficient to provide what my family needs. So what I have done as an individual is to purchase coverage on my own to provide me additional benefits. My question is, are there individuals that have done this in the working force so that they can take care of themselves, and I am not talking about those that are unskilled type people or in the lower skills. I am talking about those that would draw anywhere from \$250 to \$500 a week and I would assume in some of those cases some of those individuals